

## **REMARKS**

### **Telephone Interview Summary**

Examiner Harbeck and Supervisory Examiner Sough discussed the present application with Applicant's attorney on July 18, 2006. Applicant's attorney appreciated the opportunity to discuss the application. The independent claims were discussed. Applicant pointed out that the cited references do not disclose an important aspect of the present invention as has been suggested in the office actions. Applicant argued that the cited references relate to online loan and credit application and approval systems and are not directed to locating financial card offers for a computer user. In particular, none of the references cited compare applicant rating data with financial institution selection criteria to locate financial card offers for an applicant based on financial institution selection criteria.

The prior art teaches applicants completing the application process before they find out whether they meet the financial institutions selection criteria. The financial application systems and web sites in the prior art organize online applications in a variety of different ways, but they do not facilitate the matching process for either party. An applicant may be required to apply for many loans or credit cards before finding a financial institution that will accept the applicant. A financial institution may be required to analyze many applications before finding an applicant that it would like as a customer. The present invention uses applicant data and financial institution selection criteria to match applicants with financial institutions so that the financial institutions find applicants they are more likely to want as customers and applicants find financial

institutions that are more likely to accept them. No agreement regarding the claims was reached.

### **Claim Rejections under 35 U.S.C. § 103**

The Examiner has maintained the rejection of claims 1-9 and 25 under 35 U.S.C. § 103(a) as being unpatentable over Norris (U.S. Pat. 6,105,007) in view of “New Sites on the World Wide Web Management Accounting” (Reference E) and “Metairie Bank Joins the Internet” (Reference B) in view of Walker (U.S. Pat. 6,088,686). It is the Examiner’s position Norris teaches Applicant’s invention except for (b) providing ratings associated with financial card data, (c) prompting an applicant for application data for use in assigning a rating to locate financial card offers, (f) locating financial card offers by comparing selection criteria with financial card data, and (g) presenting financial card offers to the applicant for review. References E and B are believed to teach multiple credit card offers from multiple financial institutions. It is the Examiner’s position it would have been obvious to one of ordinary skill in the art to modify the Norris invention to offer multiple cards from multiple institutions.

The Examiner has further maintained the rejection of claims 10-24 under 35 U.S.C. § 103(a) as being unpatentable over the combination of Norris, Reference B, Reference E, and Walker in further view of Lockwood (U.S. Pat. 6,289,319). It is the Examiner’s position Lockwood adds to the other references a first database for storing financial institution data comprising financial institution selection criteria and financial offering data for participating financial institutions and a second database for storing credit history data, and one or more servers adapted as claimed. It is the Examiner’s

position Lockwood teaches these additional features including selection criteria for automatically processing financial applications and that it would be obvious to one of skill in the art to modify or interpret the combination of Norris, Reference B, and Reference E to implement the above features related to selection criteria as taught by Lockwood because to do so would have been an improvement in making sure the customer gets the best product and the bank gets the proper level of risk so they can make more money.

Applicant has amended the claims to more clearly define the present invention. Specifically, Applicant has amended the claims to indicate that the present invention is a system and method for locating financial offers for an applicant or computer user. In view of Applicant's amended claims, Applicant respectfully traverses the rejections. Applicant respectfully submits that Norris fails to provide the teachings suggested by the Examiner and therefore, cannot be combined with other references to support the present rejections. Furthermore, the online application and approvals systems and methods described in the prior art references and their "duplication" are irrelevant to the present invention. Therefore, the cited references cannot be used to reject the claims of the application.

Applicant respectfully submits that the reliance on Norris is misplaced because contrary to the Examiner's assertion, Norris fails to teach at least "storing in at least one database financial card data for participating financial institutions, said financial card data comprising at least one financial card offer from each of said participating financial institutions" as recited in claim 1 and similar elements in other claims. The Examiner asserts "**REF 60**" is the financial card data stored in a database. A careful reading of

Norris however, reveals that Norris does not teach financial card data stored in a database.

The following passages are the only passages of Norris that describe “**REF 60.**”

Norris: Ref. 60	
Norris: Col. 6, lines 30-33	<i>This information comes in part from the consumer's physically indicated or spoken responses to inquiries and in part from a database <b>60</b> using the borrower's telephone number for identification.</i>
Norris: Col. 6, line 33-37	<i>Transaction processor 10 determines caller's name and address from database <b>60</b> based on the telephone number of the consumer or, in a preferred embodiment, from information encoded magnetically on a bankcard used by the consumer to activate kiosk 40.</i>
Norris: Col. 7, lines 37-44	<i>If the analysis of underwriting model 90 determines that the loan should be made or the credit card issued, additional information is confirmed by transaction processor 10 from data obtained from database <b>60</b> or a credit bureau or is obtained from the borrower using transaction processor 10, namely, the borrower's deposit account number, the caller's facsimile number, and the caller's acceptance of automatic withdrawal.</i>
Norris: Col. 8, lines 24-29	<i>Transaction processor 10 communicates with the borrower to extract information from data base <b>60</b> and a credit bureau; underwriting model 90 makes the decision to lend, and transaction processor 10 obtains the signature of the borrower on the lending agreement using signature pad 100.</i>
Norris: Col. 9, lines 37-41	<i>Transaction processor 10 will access one or more databases <b>60</b>, such as a credit bureau, to obtain a credit report, to run a fraud analysis, for signature verification, or to see if the consumer has written bad checks or the card is stolen.</i>

Each of these passages indicates clearly that **REF. 60** is a database comprising customer data. (borrower's telephone is used for identification; determine caller name and number from database 60; data obtained from database 60 – namely, borrower's deposit account number, caller's facsimile number, and caller's acceptance of automatic withdrawal; access one or more databases **60**, such as a credit bureau, to obtain a credit report, to run a fraud analysis, for signature verification, or to see if the consumer has written bad checks or the card is stolen). Therefore, the **REF 60** database does not comprise “financial card term data” and Norris does not support the rejections.

Applicant further respectfully submits that Norris, Walker, and Lockwood as well as References E and B are online loan or credit application and approval systems and methods and therefore, are not relevant to the present invention. In particular, Norris, Walker, and Lockwood teach that the user selects a financial institution, completes an online application, and receives notification of the financial institution decision to approve or deny the application that the user completed. The Examiner relies on Walker to further teach providing selection criteria associated with financial card data from participating financial institutions. Applicant respectfully disagrees. Walker is directed to selling additional products to an applicant that has decided to complete an online application at a particular financial institution. Walker teaches exactly what Norris, Lockwood, and References B and E teach because it teaches an applicant selecting an online application to complete. Once the applicant has selected an application to complete and provides certain information, Walker uses the application data to sell other products to the applicant. Selling other products to an applicant after the applicant has selected a financial institution and an online application to complete is not relevant to the present invention. Walker, like Norris, Lockwood, Reference E, and Reference B, lacks the element of locating financial card offers for a computer user by comparing a rating for the computer user with selection criteria of participating financial institutions.

The following passages from the Norris, Walker, and Lockwood references demonstrate clearly they are directed to application and approval systems and methods.

Norris: Col. 6, lines 13-23 Application Process	"... transaction processor 10 inquires of the consumer as to the type of transaction desired and selects the corresponding application or account information module .... If the consumer wishes to application for a loan, credit or to set up a new account, application module is 130 is activated to obtain the requisite information from the consumer ...."
Norris: Col. 6, lines 45-51 Approval Process	"The applicant's credit report is obtained from the credit bureau by transaction processor 10, evaluated using an underwriting model 90 ... and a decision is made based on the results of the evaluation by underwriting model 90, which results are in the form of a score and an associated risk factor, to grant or deny the loan or credit card application."
Walker: Col. 13, lines 5-8 Application Process	"The front-end processing system ... is accessed to fill data entry screens with: (1) the applicant's 10 requested credit product information;"
Walker: Col. 6, lines 19-21 Approval Process	"The processing according to the present invention streamlines the credit and liability application/approval process which results in more timely decisions."
Lockwood: Col. 3, lines 12-16 Application Process	"Once the applicant has selected a type of loan which is available from the institution, he is asked to provide the pertinent personal information data which will be necessary to process his loan application."
Lockwood: Col. 3, lines 15-21 Approval Process	"The information provided by the applicant is supplemented by a financial profile obtained directly from the credit rating service after being automatically requested by the terminal 5. The terminal 5 is programmed to compute the credit worthiness of the applicant and to approve or disapprove the loan."

Reference B adds nothing to Norris, Walker, or Lockwood. Reference B states only that other financial institutions plan to have online credit card applications at their web sites. Norris, Walker, and Lockwood already teach online applications so reference B adds nothing.

Reference E also adds nothing to Norris, Walker, or Lockwood. Reference E states only that more than one credit card application is available at [www.creditnet.com](http://www.creditnet.com). Norris, Walker, and Lockwood already teach online applications so Reference E adds nothing.

The well-known procedure described in Norris, Walker, and Lockwood as well as References B and E is to have a consumer select a financial institution, complete an

online loan application, and wait for approval or denial from the financial institution.

“Credit worthiness” is decided after a consumer selects a financial institution and applies for a loan or credit card. If the financial institution denies the application, the consumer must find another financial institution, complete another online application, and wait again for approval or denial.

Duplication of the “well-known procedure” of Norris, Walker, Lockwood, Reference B, and Reference E is to provide more than one application that a consumer can complete. In the duplicated procedure, the following occurs.

- a) The consumer decides which financial institution or site to use;
- b) The consumer decides which application to complete; and
- c) A financial institution decision regarding “credit worthiness” is determined after the consumer decides which application to complete.

In the duplicated procedure, if a consumer’s application is denied, the consumer must find another financial institution or site, complete another online application, and wait again for approval or denial. The credit applications are not located or selected for the consumer according to any financial institution’s selection criteria. None of the references teach or even suggest selecting an application for the consumer to complete according to more than one financial institution’s selection criteria.

The present invention is not directed to an online application and approval process as taught by all the cited references. The present invention is directed to **selecting for a consumer offers from participating financial institutions based on a consumer’s credit rating and financial institution selection criteria.** It matches consumers and financial institutions before the application approval process of Norris,

Walker, and Lockwood is started. Therefore, duplication of the processes described in the cited references is irrelevant to the present invention.

### **Conclusion**

Locating of financial card offers based on applicant data and selection criteria of financial institutions is unique to the present invention. It assists financial institutions in locating new customers who meet their specific selection criteria. It assists applicants in finding credit card applications that meet their needs and that are likely to be accepted by issuing financial institutions. It is respectfully submitted the amended claims emphasize the unique features of the present invention and distinguish the invention over the cited references. Applicant respectfully submits that the present application is in condition for allowance, and such action is earnestly requested.

Respectfully submitted,

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